

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: KENNETH STEPPE, SR. & DEBRA ANN STEPPE)
AKA DEBRA ANN PICKENS)
)
)
GMAC MORTGAGE CORPORATION,)
Creditor,)
vs.) CASE NO. 05B40531
) JUDGE
) JACQUELINE P. COX
KENNETH STEPPE, SR. & DEBRA ANN STEPPE AKA)
DEBRA ANN PICKENS,)
Debtor)
)

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes GMAC Mortgage Corporation, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the December 2008 contractual payment and all those thereafter.
2. The following is an itemization of fees and costs due on the loan as of January 12, 2009.

a. Attorney's Fees	\$250.00
b. Property Inspections	\$165.00
c. Attorney fees and costs	\$1,682.60
d. BPO's	\$395.00
e. Escrow shortage	\$460.45
Total	\$2,953.05

If no challenge to foregoing is made by motion filed with the court and served on the undersigned on the trustee within thirty days of this notice, GMAC Mortgage Corporation rights to collect these amounts will remain unaffected.

Respectfully Submitted,
GMAC Mortgage Corporation

/s/Michael Halpin
Michael Halpin
ARDC#6239453

Pierce and Associates, P.C.
1 North Dearborn Street
Suite 1300
Chicago, Illinois 60602
(312)346-9088